657 of the family's economical status) are partly
466 collected from the employer, while the rest comes from public funds. Family allowances are paid to needy families, mostly in kind, an average of $13-$17 annually for each child.

466 Compensation has been paid for workers in-
745 jured in accidents since 1895. The newest system, dating from 1948, provides free medical care for persons injured in labor accidents or suffering from occupational diseases, and free artificial limbs for those who need them. Daily allowances are equal to 50-75 per cent of the regular wages, and if a permanent disability ensues, annuities up to 80 per cent are paid. Relief pensions, also up to 80 per cent, are paid to the widow and other dependents of a worker killed in an accident.

647 The Social Welfare department is divided into a Poor Aid Office, a Child Welfare Office and a Rehabilitation Office. Subordinate to the Ministry are the Insurance Court, the Government Accident Office, the labor protection and welfare exhibition, the Government Labor dispute arbitrators, factory inspectors, Government reformatory schools and refugee homes, social welfare district inspectors and liquor trade inspectors. Each commune has a Public Welfare Board which supervises the carrying out of social legislation in its particular area.

745 Old age and disability insurance became compulsory in Finland by the People's Pension Act, passed in 1939. Each citizen is now insured from the beginning of the calendar year when he attains the age of 18, irrespective of whether he is gainfully employed or not. Thus, the scope

745 of this insurance is wider than in most other countries. The costs are met by the insured themselves, by the employers, the communes and the State. Premiums continue until the sixty-fifth year. Disability pensions are granted to persons found to be permanently incapable of work, old age pensions to people over 65. These pensions are much too low to meet ordinary living expenses, but they are a welcome addition to the pension a person usually has from his former employer after retirement. While still at work, the employees are protected by different kinds of insurance, as indicated in Subparagraph lm.

746 Needy groups in the society are well protected. The welfare boards in the communes are obliged to take care of the destitute, minors lacking legal providers, and all other persons unable

745 Maternity aid usually in kind, is paid to a
expectant mother, and she is also entitled to
free medical care in the maternity stations. A
12-weeks' paid vacation preceding and following
the delivery is prescribed by law for a pregnant
woman employed in public or private work, and
the child welfare stations give free advice on
755 the care of the child. For older children there
are child welfare institutions intended to supple-
ment home efforts. A working mother can leave
her children at a créche or kindergarten during
her working hours. For the school children
there are summer colonies and day homes,
playground and game services, and an arrange-
ment for sending children to private homes in
the country.

736 The child welfare authorities must provide
proper training for any child whose parents are
dead or handicapped by physical or mental ill